

SYSTEM, METHOD AND COMPUTER PROGRAM PRODUCT  
FOR ALLOWING A CARRIER TO ACT AS A CREDIT-APPROVAL  
ENTITY FOR E-COMMERCE TRANSACTIONS

**ABSTRACT**

A system, method and computer program product are provided for paying for a transaction over the Internet. Initially, information is received utilizing a network. Such information includes an Internet Protocol (IP) address of a user and an amount of payment due. An account is then identified using at least a portion of the information, i.e. the IP address. Thereafter, payment is administered for the payment due by billing against the account. In a preferred embodiment, the present invention may be carried out by a network service provider who provides the user with access to the network.